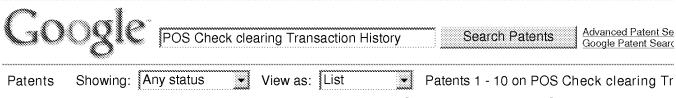
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System and method for point-of-sale check authorization

US Pat. 6647376 - Filed Aug 15, 2000

If the check transaction has been approved, then at step S915 it is determined ... In transaction 2, the POS terminal 106 forwards a request message with a ...

Universal positive pay match, authentication, authorization, settlement and ...

US Pat. 6754640 - Filed Oct 23, 2001

Additionally, merchants and other payees are also concerned about check fraud, as well as banks and clearing houses. According to the Chairman of the ...

Chip card rebate system

US Pat. 6450407 - Flied Apr 21, 2000 - Viztec, Inc.

This is a stored value load transaction where the funding bank would preferably ... an Automated Clearing House Association, or by conventional paper check. ...

Method and apparatus for transmitting data over a signalling channel in a ...

US Pat. 5490251 - Filed Aug 9, 1991 - First Data Resources Inc.

For these reasons, a variety of services have been established which enable a retailer to perform some type of credit check in a non-cash transaction. ...

[APPLICATION] Predictive Authorization Techniques

US Pat. 11382620 - Filed May 10, 2006 - Metavante Corporation

[0005] The effect of such reductions in clearing time have an impact on the ...

For instance, the transaction might comprise payment using a check drawn on ...

System and method for authorizing electronic funds transfer at a point of sale

US Pat. 6243689 - Filed Dec 29, 1998

30 70 following the transaction at the POS. Without this From this point, the ODFI 64 or check processing center document, the merchant may be unable to ...

Method and system for selective incentive point-of-sale marketing in ...

US Pat. 5642485 - Filed Jun 1, 1995 - Credit Verification Corporation

*r . . . , of the particular customer's past shopping history. ... the verification procedure previously described check reader $^{\land}$ TMd other readers ...

Method and system for selective incentive point-of-sale marketing in ...

US Pat. 5687322 - Filed Jun 1, 1995 - Credit Verification Corporation

The AP/M 970 also In dependence upon the credit check and the shopping 45 includes a visual display, such as a LCD display or the like. history, ...

Method and system for selective incentive point-of-sale marketing in ...

US Pat. 5644723 - Filed Jan 4, 1994 - Credit Verification Corporation

At each POS exit from card, smart card, ACH (automatic clearing house), ... the credit check and the shopping peripherals 963A-E as illustrated. history, ...

Method and system for selective incentive point-of-sale marketing in ...

US Pat. 6334108 - Filed Oct 21, 1996 - Catalina Marketing International, Inc.

At each POS exit from the store, there is provided a conventional Electronic

http://www.google.com/patents?tab=st&sa=N&sourceid=navclient&rls=GGLD,GGLD:20... 2/17/200

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POS Check clearing Transaction History

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